

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 10/697,114
Applicant : Kight et al.
Filed : **October 31, 2003**
Title : **Electronic Payments with Risk Based Selection of Type
of Debiting of the Payer's Deposit Account**

Art Unit : 3693
Examiner : Tran, Hai
Confirmation No. : 8439

Docket No. : 23952-0042
Customer No. : 29052

PRELIMINARY AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Prior to the examination of the above-referenced application, kindly enter the following amendment.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Abstract begin on page 3 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 4 of this paper.

Remarks begin on page 17 of this paper.